

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
M&T BANK

In Re:  
Kathleen M. Butler, and Kenneth M. Butler  
  
Debtors.



Order Filed on September 25,  
2018 by Clerk U.S. Bankruptcy  
Court District of New Jersey

Case No.: 17-24718 JNP

Adv. No.:

Hearing Date: 9/11/18 @ 10:00 a.m..

Judge: Jerrold N. Poslusny Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: September 25, 2018**

A handwritten signature in dark ink, appearing to read "J. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Kathleen M. Butler, and Kenneth M. Butler

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T BANK, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 248 Nabb Avenue, Millville, NJ, 08332, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Spiller, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 17, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2018 through September 2018 for a total post-petition default of \$3,545.66 (3 @ \$1,216.88, less suspense \$104.98); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,545.66 will be paid over six months by Debtor remitting \$590.00 per month for five months and \$595.66 for one month, which additional payments shall begin on October 1, 2018 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2018, directly to Secured Creditor's servicer, M&T Bank, Payment Processing, P.O. Box 1288, Buffalo, NY 14240-1288 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and the Certification of Default is hereby resolved.